

# Post Application Coverage Endorsement

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The Post-Application Coverage Endorsement (PACE) program provides supplemental coverage when a producer is prevented from post/split applying nitrogen in the 2-3 week V3-V10 corn growth stages due to wet weather and field conditions.

## Availability

PACE is available where non-irrigated corn is insurable in all counties of Iowa, Illinois, Minnesota, and Wisconsin, and in select counties of Indiana, Kansas, Michigan, Nebraska, North Dakota, Ohio, and South Dakota.

## PACE Eligibility

You must:

- Have an underlying insurance policy of Yield Protection, Revenue Protection, or Revenue Protection with Harvest Price Exclusion with coverage at the additional coverage level;
- Use a split application of nitrogen practice;
- Have documentation supporting the purchase of nitrogen for the split-application of nitrogen practice;
- Record on the PACE acreage report:
  - the acreage on which a split application of nitrogen practice was intended; and
  - the acreage on which the pre-application of nitrogen was actually applied.
- Have been physically prevented from applying the post-application of nitrogen during the insurance period due to weather and field conditions to make a claim.

## Report of Acreage

For PACE, the acreage report must include, by insured unit:

- The intended total nitrogen application rate pre- and post-apply;
- The actual total nitrogen application rate pre- and post-apply;
- The number of acres in each unit in which a split-application practice was used; and
- The actual planting date for each unit.

## Insurance Period

The insurance period corresponds to a specific post-application window designed to approximate the V3-V10 growth stages based on planting date and growing degree day accumulation in your county. For calendar dates that the post-application window starts and ends, refer to the actuarial documents for your county.

## Units

Provided you have historical records at the basic unit and/or optional unit level (as applicable) sufficient to calculate an approved yield on such units, then you may elect PACE on an optional or basic unit basis if your underlying policy uses enterprise, enterprise by practice, or whole farm units. In addition, you may elect optional units for PACE if your underlying policy uses basic units. The insured may elect PACE coverage on some eligible units and not others, but all eligible acreage within each selected unit must be insured. Contact your insurance agent for further details.

## Important Dates

Sales Closing, Cancellation, & Termination Dates .....	March 15
Acreage Reporting Date .....	July 15
Premium Billing Date .....	August 15
Contract Change Date .....	November 30

## Coverage Level

You may select a PACE coverage level percent from 75 to 90 percent in 5 percent increments. The PACE coverage level may differ from the coverage level on the underlying policy.

## PACE Application

You must:

- Provide the intended split of nitrogen to be applied preapplication and post-application as percentages of the total application, and the sum must equal 100 percent.
- Provide the intended nitrogen application rate per acre.

## Causes of Loss

PACE provides protection against the inability to apply the nitrogen application after planting, during the V3-V10 corn growth stages due to weather events and field conditions.

## Additional Records

PACE requires a Producer Nitrogen Report to be submitted in the event of a possible loss, regarding nitrogen practices and applications. You must have acceptable records that support the information from the Producer Nitrogen Report. The acceptable records include:

- Sales receipts that show the:
  - Insured's name;
  - Date fertilizer purchased;
  - Type of fertilizer purchased;
  - The brand name of the fertilizer (if applicable);
  - Percentages of nitrogen (N), phosphorus (P), and potassium (K); and
  - The total amount of fertilizer purchased.
- Records that show:
  - The dates the fertilizer was applied;
  - The amount of fertilizer applied per date; and
  - The acreage of fertilizer coverage per field on which the fertilizer was applied.

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## Loss Reporting Requirements

You must provide a notice of loss that you were prevented from applying the post-application nitrogen within 72 hours after the end of the insurance period or within 72 hours of physically being prevented from post-applying nitrogen, whichever is later.

## Premium Subsidy


Your premium subsidy will be based on the coverage level you elect.

## Buying PACE


You can buy PACE from a crop insurance agent by the sales closing date shown for each county in the actuarial documents at: [webapp.rma.usda.gov/apps/actuarialinformationbrowser/](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/).


A list of crop insurance agents is available at all USDA service centers and on the RMA website at: [www.rma.usda.gov/Information-Tools/Agent-Locator-Page](http://www.rma.usda.gov/Information-Tools/Agent-Locator-Page).

If you have difficulty finding an agent, contact your RMA Regional Office.

 National Office

 USDA/RMA/Stop 0801/Room 2004-South  
1400 Independence Ave. SW  
Washington, DC 20250

 Email: [FPAC.BC.Press@usda.gov](mailto:FPAC.BC.Press@usda.gov)

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**Note:** PDF version looks different than website but content is exactly the same.

*This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.*

